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| **Curriculum** | **PA Standards for Business Computer Information Technology** | **Objectives** | **Vocabulary** | **Assessments** |
| **Career Decisions**   * Careers of the Future * Major Occupational Groups * Positive and Negative Features of Employment * Coping with change * Changing Career Opportunities | 5.2.12.B Analyze a specific occupation within a career cluster  13.1.11.B Analyze career options based on personal interests, abilities, aptitudes, achievements and goals  13.1.11.C Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.  15.6.12.D  Develop criteria to evaluate employment options | **Students will:**   * Explore potential careers that interest them at the online site: Occupational Outlook Handbook * Complete an occupational project packet * Discuss with classmates the positive and negative features of their chosen career * Discuss job trends and employment opportunities in our local area | Job analysis  Entrepreneur  Networks  Salary  Promotion  Benefits  Upgrading  Retraining  Advanced degree | Chapter Pre-test  Discussion:   * Think-Pair-Share * Peer Review   Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Career Portfolio |
| **Planning Your Career**   * Why People Work * Factors Affecting Career Choices * Career Planning * Sources of Job Opportunity * Job Search Techniques | 13.1.11.A Relate careers to individual interests, abilities, and aptitudes.  13.1.11.D Evaluate school-based opportunities for career awareness and preparation  13.3.11.F Evaluate strategies for career retention and advancement in response to the changing global workplace. | **Students will:**   * Be able to explain why people work and the reasons why they should begin to prepare for their future career now * Be able to explain the importance of maintaining lifelong contacts in order to get jobs and advance to better job opportunities | Values  Aptitude  Personality  Contact  Work history  Identity  Lifestyle  Goal  Experience  Interests | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test |
| **Getting the Job**   * Letter of Application * Resume Writing * Letters of Reference * Job Interview * Thank-You Letter | 15.2.12.H  Demonstrate appropriate behavior for an interview.    13.3.11.A Evaluate personal attitudes and work habits that support career retention and advancement. | **Students will:**   * Accuracy create the following: Letter of application, resume, and thank-you letter. * Participate in a mock job interview | Interest  Resume  References  Letter of References  Employment Application  Job interview  Letter of application | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Mock Job interview  Discussion   * Think-Pair-Share * Peer Review |
| **Keeping Your Job**   * Required Work Forms * Employment Laws * Responsibilities on the Job | 15.2.12.I Compare and contrast employment laws including, but not limited to, American with Disabilities Act (ADA), Child Labor Laws, Civil Rights Act of 1964, Consolidated Omnibus Reconciliation Act (COBRA), and Family Medical Leave Act (FMLA)  15.2.12.L Analyze how personal qualities and behavior apply in the workplace  15.3.12.N Demonstrate appropriate work ethic in the workplace, community, and classroom   15.8.12.N Analyze existing federal, state and local legislation (such as harassment, employee rights, privacy, discrimination, substance abuse) as related to recruitment, selection, retention of employees within a business or organization.  15.2.12.L Analyze how personal qualities and behavior apply in the workplace. | **Students will:**   * Accurately prepare several Form W-4’s * Know who to contact if they do not receive a Form W-2 * Be able to discuss our national social insurance program * Be able to discuss laws protecting workers from employment-related discrimination * Be able to discuss responsibilities owed to an employer * Be able to discuss responsibilities owed to other employees | Allowances  Form W-2  Form W-4  Social Security Act  Unemployment insurance  Exempt status  Workers’ compensation  Fair Labor Standards Act  Minimum wage  Family and Medical Leave Act  Equal Pay Act  Civil Rights Act  Equal Pay Act  Americans with Disabilities Act  Age Discrimination Act | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Pay, Benefits, and Working conditions**   * Gross Pay, Deductions, and Net Pay * Benefits and Incentives * Flexible Work Arrangements * Labor Unions * Professional Organizations | 15.1.12.M Analyze and calculate gross pay and net pay, including regular and overtime wages, commission, and piece rate.  15.4 Computer & Information Technology  15.6 Finance | **Students will:**   * Accurately calculate hourly wages, overtime wages, deductions, and net pay * Discuss the importance of benefits and incentives as it relates to their job * Discuss the importance of flexible work arrangements * Understand how unions and professional organizations effect their members | Professional organization  Lobbying  Gross pay  Net pay  Vested  Labor union  Deductions  Collective bargaining  Seniority  Incentive pay  Flextime  Job rotation/sharing  Benefits  Overtime  Self-employment tax | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Federal Income Tax**   * Our Tax System * Filing Tax Returns | 15.6.12.E Assess the purpose, source, and impact of various taxes.  Communication 15.3  Computer & Information Technology 15.4  Finance 15.6  Math 2.2 Algebraic Concepts  Accounting 15.1.12.M & 15.1.12.P | **Students will:**   * Discuss the need for government to tax individuals * Accurately fill out several 1040EZ and 1040A tax forms | Revenue  Progressive tax  Proportional tax  Regressive tax  Standard deduction  Tax brackets  Tax evasion  Itemize  Exemption  Gross income  Adjusted gross income  Child support  Alimony  Deduction  Taxable income  Audit  Tax credit | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Budgets and Financial Records**   * Importance of Financial Planning * Preparing a Budget * Personal Records * Contracts and Agreements * Negotiable Instruments * Warranties | 15.6.12.G  Identify strategies for personal financial management.  15.6.12.F  Evaluate criteria for personal spending in relation to the economic climate. | **Students will:**   * Prepare a budget and calculate total expenses; calculate average monthly expenses; calculate the percent of income spent on expenses; prepare a monthly budget * Understand the difference between an express and an implied contract * Be able to discuss the four elements which make a contract legally enforceable | Fixed expenses  Variable expenses  Contract  Consideration Assets  Co-signer  Warranty  Financial plan  Budget  Liabilities  Negotiable instrument  Spreadsheet  Database  Disposable income  Net worth | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Banking Services**   * Purpose of a Checking Account * Opening a Checking Account * Parts of a check * Using Your Checking Account * Endorsing checks * Other Banking Services | 15.6.12.I  Analyze the functions of the Federal Reserve and other financial institutions**.**  Communication 15.3  Computer & Information Technology 15.4  Finance 15.6  Math 2.2 Algebraic Concepts  Accounting 15.1.12.M & 15.1.12.P | **Students will:**   * Prepare a deposit slip; record entries in a checking register * Record electronic banking transactions; Calculate account balance needed to make online payments * Reconcile a bank statement; Reconcile and correct a check register; Reconcile a checking account with outstanding transactions and other errors | Overdraft  Stop-payment order  Reconciliation  Canceled check  Blank endorsement  Checkbook register  Special endorsement  Certified Check  Demand deposit  Check  Cashier’s check | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project: checkbook simulation |
| **Saving for the Future**   * Why Should You Save * How Your Money Grows * Where Can You Save * Savings Options * Selecting a Savings Plan * Saving Regularly | 15.6.12.JAnalyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time  Communication 15.3  Computer & Information Technology 15.4  Finance 15.6  Math 2.2 Algebraic Concepts  Accounting 15.1.12.M & 15.1.12.P | **Students will:**   * Identify short, intermediate, and long range goals * Understand how compound interest benefits their accounts * Research current Annual Percentage Yield (APY) rates at various banks, credit unions, and finance companies | Liquidity  Maturity date  Interest  Share account  Principal  Compound interest  Discretionary income  Stockbroker  Money Market Account  Certificate of Deposit (CD)  Securities  Annual Percentage Yield (APY) | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Investing for Your Future**   * Stages of Investing * Reasons for Investing * Risk and Return * Investment Strategies * Sources of Financial Information * Investment Options | 15.6.12.R  Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.  15.6.12.F  Evaluate criteria for personal spending in relation to the economic climate.  15.6.12.G  Identify strategies for personal financial management.  15.6.12.Q  Apply the “Rule of 72” to estimate the number of periods required to double an investment. | **Students will:**   * Be able to distinguish between temporary and permanent investments * Calculate investment problems to show how the impact of inflation lowers an investment’s rate of return * Research main sources of financial information: newspapers, online financial magazines, annual reports | Discount bond  Annuity  Diversification  Investing  Inflation  Risk  Annual report  Stock  Financial advisers  Bonds  Mutual fund  Futures  Option  Penny stocks | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Investing in Stocks**   * Characteristics of Stock * Classifying Stock Investments * Determining a Stock’s Worth * The Securities Market * Investing Strategies * Reading the Stock Listings | 15.6.12.P Develop financial investment plans to accommodate various economic and personal scenarios.  Communication  15.3Computer & Information Technology 15.4  Finance 15.6  Math 2.2 Algebraic Concepts  Accounting 15.1.12.M & 15.1.12.P | **Students will:**   * Be able to identify the differences between common and preferred stock; income versus growth stock; less-established versus blue-chip stock; par value versus market value; bull market versus bear market; short selling versus buying on margin | Common stock  Preferred stock  Proxy  Income stocks  Stock split  Market value  Leverage  Bull market  Bear market  Dividends  Growth stocks  Blue-chip stock  Par value  Earnings per share  Short selling  Stockholders  Capital gain | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Discussion   * Think-Pair-Share * Peer Review   Chapter Test  Teacher-designed project: Stock Market Challenge Game |
| **Retirement and Estate Planning**   * Defining Your Retirement Needs * Estate Planning Tools * Taxation of Estates * Personal Retirement Accounts * Employer-Sponsored Retirement Plans * Government-Sponsored Plans | 15.6.12.S  Analyze the role of government in investment planning and retirement planning. | **Students will:**   * Prepare a simple will, and, while signing it, 2 classmates will serve as witnesses * Prepare a codicil, and, while signing it, 2 classmates will serve as witnesses * Complete internet research to find yearly maximum contributions for an IRA, Roth IRA, Keough, 401(K), and 403 (B) plans * Show understanding of the differences between *inter vivos* and *testamentary* trusts | Estate  Defined-benefit plan  Reverse mortgage  Individual Retirement Account (IRA)  Will  Heirs  Trust  Estate Tax  Inheritance tax  Keogh Plan  Estate planning  Codicil  Power of attorney  Gift tax | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Credit in America**   * Development of Credit * Advantages and Disadvantages of Using Credit * Kinds of Credit * Sources of Credit | 15.6.12.K Analyze the impact of a positive or negative credit history. | **Students will:**   * Discuss the impact credit has made on the American economy, the advantages and disadvantages of using credit, the importance of maintaining good credit history * Complete internet research to find the APR of major revolving credit card companies * Complete internet research to find the interest charged by major finance companies | Credit  Service credit  Usury laws  Pawnbroker  Line of credit  Deferred billing  Loan shark  Open-ended credit  Closed-end credit  Capital  Collateral  Finance charge  Annual Percentage Rate (APR) | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Credit Records and Laws**   * Your credit file * Creditworthiness * Getting Started with Credit * Credit Ratings and Reports * Credit Laws | 15.6.12.L Research major consumer credit laws and their impact on individuals in debt.  15.6.12.M Assess the impact of identity theft; develop a plan for correcting a negative credit report. | **Students will:**   * Recite the 5 “C’s” of credit in fifteen seconds or less * Discuss what can lead to a bad credit rating * Accurately complete a worksheet discussing the following laws: Consumer Credit Protection Act, Fair Credit Reporting Act, Fair Credit Billing Act, Equal Credit Opportunity Act, and the Fair Debt Collection Practices Act | Debt collector  Credit bureau  Character  Credit report  Capacity  Credit history  Discrimination  Credit rating | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Owning a Home and a Car**   * Borrowing to Buy a Home * Renting or Owning a Home * Property Taxes * Property Insurance * Buying a Car * Car Purchases and Leases * Depreciating a Car * Cost of Owning a Car | Communication 15.3  Computer & Information Technology 15.4  Finance 15.6  Math 2.2 Algebraic Concepts  Accounting 15.1.12.M & 15.1.12.P | **S**t**udents will:**   * Calculate the down payment, closing costs, and mortgage loan amount; Calculate the total interest cost of a mortgage loan; Calculate the savings from refinancing mortgages * Calculate the costs of home ownership; renting a home or apartment; and the cost of renting vs. owning * Calculate the decimal tax rate; property taxes for tax rates per $100 or $1,000; and property taxes for tax rates in mills or cents per $1 * Calculate property insurance premiums for homeowners and renters; Calculate how much can be collected on insurance claims * Calculate the MSRP for a new car, including optional equipment; Calculate the delivered price and the balance due for a new/used car * Calculate the total amount paid and the finance charge for installment loan car purchases; Calculate the cost of leasing cars/ leasing and buying cars * Calculate average annual depreciation on a car; Calculate the rate or depreciation * Calculate car insurance premiums; Find the cost of operating cars | Eviction  Fee  Security deposit  Tenant  Dormitory  Landlord  Lease  Efficiency apartment  Title  Closing costs  Market value  Fixed-rate mortgage  Acceptance  Deed  Offer  Equity  Counteroffer  Earnest money  Lien  Adjustable-Rate-Mortgage (ARM)  Points  Lemon  Pre-approval  Vehicle identification number (VIN)  Dealer add-ons  Vehicle emission test  Polishing compound  Abrasive  Upholstery  Sticker price  Oxidize | Chapter Pre-test  Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Teacher-designed project – TBD by the teacher |
| **Marketing**   * Why Study Marketing? * What is Marketing? * The Need for Marketing * Functions of a Business * Marketing Concept * Changing Role of Marketing | 15.8.12.B  Analyze the costs and benefits of organizing a business as a sole proprietorship, partnership, or corporation.   15.8.12.D  Analyze the effectiveness of a business plan for setting and achieving objectives.  15.8.12.G Analyze leadership skills necessary for leading at various management levels.  15.8.12.L Explain the purpose and activities of a human resource department in a business or organization.  15.9.12.B Analyze how marketing influences today’s households, businesses, and society; including but not limited to business-to-consumer, business-to-business, and consumer-to-consumer.  15.9.12.I Design a promotion plan for a product or service.  5.9.12.L Analyze the costs and benefits of using technology in marketing to gain a competitive advantage. | **S**t**udents will:**   * Be able to describe the nature of economics and economic activities * Explain the concept of productivity * Analyze the impact of specialization of labor * Determine the impact of business cycles on business activities * Explain the roll of business in society * Describe different types of business activities * Describe marketing functions * Explain the concept of marketing mix * Determine forms of economic utility created by marketing activities | Self-sufficient  Bartering  Specialization of labor  Central markets  Production  Merchandising  Operations  Marketing Concept  Marketing mix  Product, Place, Price, and Promotion | Chapter Pre-test  Discussion   * Think-Pair-Share * Peer Review   Review Terms  Review Facts and Ideas  Apply your Knowledge  Solve Problems and Explore Ideas  Chapter Test  Internet/teacher designed project: PIZZA, Inc.--- |